



(H)

Docket No. 3500-005
File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
William Kitchen et. al. :
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:
Serial No. 09/034,561 : Group Art Unit: 2761
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Filed: March 3, 1998: : Examiner:
: Unassigned
For: ELECTRONIC BILL PROCESSING

PETITION UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

This Petition is filed concurrently with a response to the Notice to File Missing Parts of Application which issued on June 5, 1998. The undersigned hereby Petitions the Commissioner under 37 CFR 47(a) to accept, and proceed with the examination of, the above referenced Application notwithstanding the unavailability or refusal of certain of the joint inventors to execute the Application. In support of the Petition, it is respectfully submitted that:

1. The above referenced utility application was filed under 37 CFR 1.53 on March 3, 1998 as acknowledged in the Filing Receipt and Notice to File Missing Parts of Application dated June 5, 1998.

2. As set forth in the Declaration and Power of Attorney filed herewith, the inventors on the above referenced application are William Kitchen, Ginger Moses, Ralph Au, Clarence Bringardner and Kenneth Bradley.

Serial No.: 07/607,324

3. The Declaration and Power of Attorney filed herewith has been executed by named inventors William Kitchen, Ginger Moses, and Ralph Au on a Declaration and Power of Attorney document also naming Clarence Bringardner and Kenneth Bradley as inventors. Accordingly, inventors William Kitchen, Ginger Moses, Ralph Au have signed the Application on their own behalf as well as on behalf of non-signing inventors Clarence Bringardner and Kenneth Bradley.

4. As evidenced by the Declaration of Sharon Hand submitted herewith, a copy of the Application, Declaration and Power of Attorney have been forwarded on June 23, 1998 via UPS and again on August 26, 1998 via the U.S. Postal Service (certified mail return receipt requested) to Clarence Bringardner at his last know address and to Kenneth Bradley at his last know address.

5. As also evidenced by the Declaration of Sharon Hand, the materials forwarded by UPS to Mr Bringardner have been returned as undeliverable by UPS. The materials forwarded by the U.S. Postal Service to Mr Bringardner have not been returned as undeliverable.

However, the certification of delivery/non-delivery (i.e. Form 3811) has not been returned as yet by the U.S. Postal Service. Accordingly, a trace was placed on the certification of delivery/non-delivery on November 18, 1998. This Petition will be supplemented and a copy of the certification of delivery/non-delivery (if available) will be submitted after the U.S. Postal Service completes its trace of the certification. Mr. Bringardner has not contacted Ms. Hand in connection with this application. Further, the executed Declaration and Power-of-Attorney documents included as part of the materials forwarded by the U.S. Postal Service to Mr. Bringardner have not been returned to Ms. Hand.

6. As also evidenced by the Declaration of Sharon Hand, the materials forwarded by UPS and the U.S. Postal Service to Mr Bradley have been delivered. Mr. Bradley has not contacted Ms. Hand in connection with this application. Further, the executed Declaration and Power-of-Attorney documents included as part of the materials forwarded to Mr. Bradley have not been returned to Ms. Hand.

Serial No.: 07/607,324

7. As evidenced by the attached Declaration of Sheila Foxx, no Declaration and Power of Attorney executed by either Mr. Bradley or Mr. Bringardner in connection with the above referenced case has been received by the undersigned's firm either directly, indirectly through the undersigned's prior firm (Jenkins & Gilchrist), or otherwise.

8. It is respectfully submitted that (i) a diligent effort has been made to find and reach joint inventors Bradley and Bringardner and to obtain their respective signatures on the above referenced Application; (ii) inventor Bringardner either cannot be found or reached or, if the results of the trace currently being performed by the U.S. Postal Service indicate that inventor Bringardner did receive the Application, he has neither returned the executed Application nor indicated any intention to do so and in such case should be deemed to have refused to execute the Application; (iii) inventor Bradley has received the Application but has neither returned the executed Application nor indicated any intention to do so, therefore inventor Bradley should be deemed to have refused to execute the Application; (iv) all available joint inventors (i.e. William Kitchen, Ginger Moses, and Ralph Au) have executed the Application on their own behalf and on behalf of the non-signing inventors (i.e. Clarence Bringardner and Kenneth Bradley).

9. In view of the above, it is respectfully requested that the Commissioner find that inventor Bringardner is unavailable and/or has refused to execute the above referenced Application, that inventor Bradley is unavailable and/or has refused to execute the above referenced Application, and that the Application can be made in the name of the joint inventors who have executed the Application on their own behalf and on behalf of the non-signing inventors Bringardner and Bradley.

In summary, it is respectfully submitted that the mandates of 37 CFR 47(a) have been fulfilled and the above referenced application is acceptable notwithstanding non-execution by two of the five joint inventors. Accordingly it is respectfully requested that this Petition be GRANTED and prosecution of the Application be allowed to proceed.

Serial No.: 07/607,324

It is respectfully requested that the undersigned be contacted by telephone at the below listed local telephone number, in order to expedite resolution of any issues, or if any comments, questions, or suggestions arise in connection with herewith.

A check in the amount of \$130.00 to cover the Petition Fee under 37 CFR 1.17(h) is enclosed herewith. Please charge any shortage in fees due in connection with the filing of this paper to Deposit Account No. 12-0429, and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN

By: 

Alfred A. Stadnicki
Registration No. 30,226

AAS/led
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3703
Telephone: (202) 887-5555
Facsimile: (202) 296-1682
November 25, 1998



Docket No: 33500-005
File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
William Kitchen et. al.

Serial No. 09/034,561

Filed: March 3, 1998:

For: ELECTRONIC BILL PROCESSING

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: Group Art Unit:2761
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: Examiner:
: Unassigned

DECLARATION OF SHARON HAND UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

I, Sharon Hand, hereby state that:

1. I am Executive Assistant to Mr. Ravi Ganesan, Executive Vice President and Chief Technology Officer of CheckFree Corporation. (hereinafter "CHECKFREE").

2. According to CHECKFREE'S business records, Clarence M. Bringardner terminated his employment with CHECKFREE on February 6, 1998 and his last known address is 2995 Dresden Street, Columbus, Ohio 43224, and Kenneth W. Bradley terminated his employment with CHECKFREE on October 17, 1997 and his last known address is 8202

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Olde Richmond Lane, Westerville, Ohio 43081.

3. On June 23, 1998, I instructed CHECKFREE's mail room to deposit, with UPS, a copy of the above referenced application, the associated Declaration and Power-of-Attorney, and an associated Assignment addressed to Mr. Bringardner at 2995 Dresden Street, Columbus, Ohio 43224, under a cover letter of the same date, executed by Mr. Ganesan, requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his former address (hereinafter referred to as the "Forwarded Materials to Bringardner"). A copy of the June 23, 1998 cover letter to Mr. Bringardner, along with the UPS receipt indicating that the Forwarded Materials to Bringardner were undeliverable, is attached hereto as Exhibit A.

4. On August 26, 1998, I instructed the CHECKFREE's mail room to deposit, with the U.S. Postal Service as certified mail return receipt requested, another copy of the above referenced application, the associated Declaration and Power-of-Attorney, and the associated Assignment addressed to Mr. Bringardner at 2995 Dresden Street, Columbus, Ohio 43224, under a cover letter of the same date which noted that Mr. Stadnicki had not received the

Serial No.: 07/607,324

executed documents and again requesting that Mr. Bringardner execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his current address (hereinafter referred to as the "Second Forwarded Materials to Bringardner"). A copy of the August 26, 1998 cover letter to Mr. Bringardner and the Receipt of Certified Mail for the Second Forwarded Materials to Bringardner is attached hereto as Exhibit B. No certification of delivery/non-delivery (U.S. Postal Service Form 3811) has, to date, been returned by the U.S. Postal Service. Therefore, on November 18, 1998, I requested that the U.S. Postal Service place a trace on the certification (i.e. Form 3811) for this mailing, as evidenced by the U.S. Postal Service date stamp of November 18, 1998 which appears on the back of the Receipt of Certified Mail. I was advised by the U.S. Postal Service that the trace could take 10 days to two weeks.

5. On June 23, 1998, I also instructed CHECKFREE's mail room to deposit, with UPS, a copy of the above referenced application, the associated Declaration and Power-of-Attorney, and an associated Assignment addressed to Mr. Bradley at 8202 Olde Richmond Lane, Westerville, Ohio 43081, under a cover letter of the same date,

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executed by Mr. Ganesan, requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his former address (hereinafter referred to as the "Forwarded Materials to Bradley"). A copy of the June 23, 1998 cover letter to Mr. Bradley, along with the UPS receipt indicating delivery of the Forwarded Materials to Bradley, is attached hereto as Exhibit C.

6. On August 26, 1998, I further instructed CHECKFREE's mail room to deposit, with the U.S. Postal Service as certified mail return receipt requested, another copy of the above referenced application, the associated Declaration and Power-of-Attorney, and the associated Assignment addressed to Mr. Bradley at 8202 Olde Richmond Lane, Westerville, Ohio 43081, under a cover letter of the same date which noted that Mr. Stadnicki had not received the executed documents and again requesting that Mr. Bradley execute the forwarded Declaration and Power-of-Attorney and Assignment, and return the executed documents to our attorney, Mr. Alfred A. Stadnicki at his current address (hereinafter referred to as the "Second Forwarded Materials to Bradley"). A copy of the August 26, 1998 cover letter to Mr. Bradley and the certification of receipt

Serial No.: 07/607,324

(i.e. Form 3811) of the Second Forwarded Materials to Bradley is attached hereto as Exhibit D.

7. In the respective cover letters included in the Second Forwarded Materials to Messrs. Bradley and Bringardner, I requested that Mr. Bradley and Mr. Bringardner contact me if there were any questions regarding execution of the Declaration and Power-of-Attorney and Assignment documents.

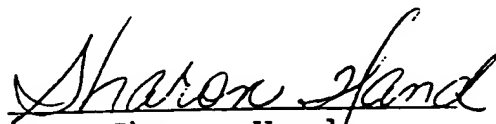
8. As of this date, (i) only the Forwarded Materials (not the Second Forwarded Materials) to Mr Bringardner have been returned to me as undeliverable, (ii) neither Mr. Bradley nor Mr. Bringardner has contacted me in any way with respect to the Furnished Materials and Second Furnished Materials or for any other reason, and (iii) the executed Declaration and Power-of-Attorney documents included as part of the Furnished Materials to Bradley, the Furnished Materials to Bringardner, the Second Furnished Materials to Bradley and the Second Furnished Materials to Bringardner have not been returned to me.

9. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the

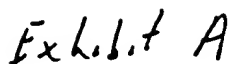
Serial No.: 07/607,324

like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully Submitted


Sharon Hand

CheckFree Corporation
4411 East Jones Bridge Road
Norcross, Georgia 30092
Date: November 20, 1998



Mr. Clarence M. Bringardner
2995 Dresden Street
Columbus, OH 43224

Dear Mr. Bringardner.

I have enclosed copies of papers containing the specification, claims, abstract, and drawings as filed for the following:

ELECTRONIC BILL PROCESSING

Attached to the papers are a Declaration and Power of Attorney and (2) Assignment documents to be executed by you as indicated. The Declarations and Power of Attorneys must be signed and dated in front of a Notary. Return the fully executed documents to Jenkins & Gilchrist no later than July 5, 1998. Please do not mail them to me.

Jenkins & Gilchrist
Attn: Alfred A. Stadnicki, Esq.
1919 Pennsylvania Avenue, NW
Suite 600
Washington, DC 20006-3404

Should your name or address be incorrect, please draw a line through the incorrect information and print the correct information above it.


Thank you.

Kivi Simaan

Ravi Ganesan
Chief Technical Officer
Executive Vice President

Enclosures

12000 N. 1st Ave.
 1111 E. 1st Ave. Suite 111
 Phoenix, AZ 85001
 Main Office: (602) 441-1287
 Fax: (602) 441-1288
 E-mail: (602) 441-1289
 Web: www.azcentral.com



**UPS Next Day Air
UPS Worldwide Express**

Shipping Document

See instructions on back. Call 1-800-PICK-UPS 1970-740-5877 for additional information.

TRACKING NUMBER N210 8796 97 4

SHIPMENT FROM

Address: UPS Shipping Inc. / UPS Billing Rm 100 UPS Way

City: Spartanburg State: SC ZIP: 29303

REFERENCE NUMBER

patent information

PAUL GANESON 770-441-3367

CHECKFREE CORP


Street Address: 4411 E JONE BRIDGE RD

City and State: NORCROSS State: GA ZIP: 30092

EXTREMELY URGENT DELIVERY TO

Name: CLARENCE BRINGARDNER Telephone: 614-574-7274

Street Address: 2995 DRESDEN STREET City: Columbus State: OH ZIP: 43224



SHIP TO

Address: 100 UPS Way City: Spartanburg State: SC ZIP: 29303

SHIPPER'S COPY

EMERGENCY

SHIPMENT TYPE

☒ **NEXT DAY AIR** ☐ **WORLDWIDE EXPRESS INTERNATIONAL**

☐ **TO AIRCRAFT (LIMITED SERVICE)** ☐ **DECLARATIONS ONLY**

☐ **INSURANCE** ☐ **DECLARE VALUE** ☐ **AMOUNT**

☐ **C.O.D.** ☐ **AMOUNT**

☐ **Additional Handling Charge** ☐ **AMOUNT**

DECLARATION

☒ **NO** ☐ **YES** ☐ **NO** ☐ **YES**

SHIPMENT TO

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Address: 100 UPS Way City: Spartanburg State: SC ZIP: 29303

SHIPMENT TO

Address: 100 UPS Way

010191120 327 M

Exhibit D

August 28, 1998

Via Certified Mail
#P 283 696 945

P 283 696 945

US Postal Service
Receipt for Certified Mail

No Insurance Coverage Provided
Do not use for International Mail (See reverse)

Sender	
KENNETH BRADLEY	
Street & Number	
8202 Olde Richmond Ln	
Post Office, State, & ZIP Code	
Westerville, OH 43081	
Postage	\$ 1.10
Certified Fee	\$ 1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$ 3.23
Postmark or Date	

Mr. Kenneth Bradley, III
8202 Olde Richmond Lane
Westerville, OH 43081

Dear Mr. Bradley:

On June 23, 1998, Mr. Ravi Ganesan sent you patent documents that needed your signature. Our Patent Attorney has informed us he has not received your signed, notarized papers as yet. I have enclosed another Declaration and Power of Attorney and (2) Assignment documents for your signature. Please make sure they are notarized where necessary and return them to the following address by September 8, 1998:

Mr. Al Stadnick
Lalos & Keegan
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, DC 20036-3703

Should your name or address be incorrect, please draw a line through the incorrect information and print the correct information above it.

Should you have any questions, please feel free to contact me at 770-734-3587. Thank you for your cooperation.

Regards,

Sharon Hand
Sharon Hand
Executive Assistant

Enclosures

411 East Jones Bridge Road
Rossville, Georgia 30088
770-441-3387
Internet: sharon@hand.com
The Hand Family Services

PS Form 3800, April 1995

<p>SENDER:</p> <ul style="list-style-type: none"> Complete items 1 and/or 2 for additional services. Complete items 3, 4a, and 4b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece below the article number. The Return Receipt will show to whom the article was delivered and the date delivered. 		<p>I also wish to receive the following services (for an extra fee):</p> <p>1. <input type="checkbox"/> Addressee's Address</p> <p>2. <input type="checkbox"/> Restricted Delivery</p> <p>Consult postmaster for fee.</p>	
<p>3. Article Addressed to:</p> <p>MR. KENNETH BRADLEY 8202 OLDE RICHMOND LANE WESTERVILLE, OH 43081</p>		<p>4a. Article Number</p> <p>P283 696 945</p>	
<p>5. Received By: (Print Name)</p>		<p>4b. Service Type</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified</p> <p><input type="checkbox"/> Express Mail <input type="checkbox"/> Insured</p> <p><input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD</p>	
<p>6. Signature: (Addressee or Agent)</p> <p>X <i>[Signature]</i></p>		<p>7. Date of Delivery</p> <p>8-29-98</p>	
<p>8. Addressee's Address (Only if requested and fee is paid)</p>		<p>Thank you for using Return Receipt Service.</p>	



Docket No: 33500-005
File No: 20594

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
William Kitchen et. al.

Serial No. 09/034,561

Filed: March 3, 1998:

For: ELECTRONIC BILL PROCESSING

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: Group Art Unit: 2761
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: Examiner:
: Unassigned

DECLARATION OF SHEILA FOXX UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

I, Sheila Foxx, hereby state that:

1. I serve as the docketing supervisor for the firm of Lalos and Keegan. (hereinafter the "FIRM").

2. According to the FIRM's standard procedures, all correspondence received by the FIRM, including that addressed to Mr. Stadnicki, is delivered to the receptionist and promptly forwarded to me for docketing.

3. As of this date, no Declaration and Power of Attorney executed by either Mr. Bradley or Mr. Bringardner in connection with the above referenced application has been received by the FIRM

Serial No.: 07/607,324

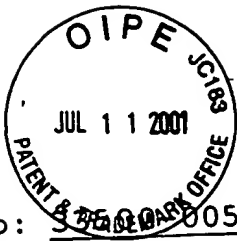
with the above referenced application has been received by the FIRM either directly, indirectly through Mr. Stadnicki's prior firm (Jenkins & Gilchrist), or otherwise.

4. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully Submitted


Sheila Foxx

LALOS & KEEGAN
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3703
Date: *November 20, 1998*



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PATENT

Docket No: 20594
File No: 20594

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
William Kitchen et. al.

Serial No. 09/034,561

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: Unassigned

Filed: March 3, 1998:

For: ELECTRONIC BILL PROCESSING

PETITION UNDER 37 CFR 47(a)

Honorable Assistant Commissioner
of Patents
Washington, D. C. 20231

Sir:

This Petition is filed concurrently with a response to the Notice to File Missing Parts of Application which issued on June 5, 1998. The undersigned hereby Petitions the Commissioner under 37 CFR 47(a) to accept, and proceed with the examination of, the above referenced Application notwithstanding the unavailability or refusal of certain of the joint inventors to execute the Application. In support of the Petition, it is respectfully

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1. The above referenced utility application was filed under 37 CFR 1.53 on March 3, 1998 as acknowledged in the Filing Receipt and Notice to File Missing Parts of Application dated June 5, 1998.

2. As set forth in the Declaration and Power of Attorney filed herewith, the inventors on the above referenced application are William Kitchen, Ginger Moses, Ralph Au, Clarence Bringardner and Kenneth Bradley.

Docket NO: 55500-003
File No: 20594



PAID

In re Application of
William Kitchen et. al.

Serial No. 09/034,561

Filed: March 3, 1998:

For: ELECTRONIC BILL PROCESSING

: Group Art Unit:2761

: Examiner: Unassigned

SUPPLEMENT TO PETITION UNDER 37 CFR 47 (a)

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S.
Postal Service as First Class Mail addressed to the Assistant
Commissioner for Patents, Washington, D.C. 20231

on December 17, 1998

[Signature]
Signature

Sir:

Further to the Petition under 37 CFR 47 (a) filed concurrently with the Response to the Notice to File Missing Parts of Application, on November 30, 1998, it is respectfully submitted that:

1. As set forth in paragraph 5 of the Petition, the certification of delivery/non-delivery (i.e. Form 3811) had not been returned by the U.S. Postal Service at the time of the filing of the Petition for the August 26, 1998 certified mailing to Mr. Clarence Bringardner at 2995 Dresden Street, Columbus, OH 43224. Accordingly, a trace had been placed on the certification of delivery/non-delivery by the U.S. Postal Service on November 18, 1998.
2. The U.S. Postal Service has now completed its trace, and as indicated on the attached copy of the Domestic Return Receipt (After Mailing) Form 3811-A and stamped by the U.S. Postal Service with an "INQUIRY" stamp dated December 8, 1998, the U.S. Postal Service has no record of delivery or return of the certified mailing. As advised by the postal service this means that the certified mailing was never delivered or picked up from the post office and it was then lost during the process of returning the mailed materials to the sender.
3. It is therefore respectfully submitted that after a diligent effort to find and reach joint inventor Bringardner to obtain his signature on the above-referenced application, inventor Bringardner cannot be found or reached.
4. In view of the Petition under 37 CFR 47 (a) filed November 30, 1998, and this Supplement to the Petition, it is respectfully requested that the Commissioner find that the inventor Bringardner is unavailable and that inventor Bradley is unavailable and/or has refused to execute the above-referenced application, and that the application can be made by the three inventors who have executed the application on their own behalf and on the behalf of the non-signing inventors Bringardner and Bradley.

Docket No: 33300-00

File No: 20594


In summary, it is respectfully submitted that the mandates of 37 CFR 47 (a) have been fulfilled and the above-referenced application is acceptable notwithstanding non-execution by two of the five joint inventors. Accordingly, it is respectfully requested that this Petition be granted and prosecution of the application be allowed to proceed.

It is respectfully requested that the undersigned be contacted by telephone at the below listed local telephone number, in order to expedite resolution of any issues, or if any comments, questions or suggestions arise in connection herewith.

Please charge any shortage of fees in connection with the filing of this paper to deposit account number 12-0429, and please credit any excess fees to such deposit account.

Respectfully submitted,

LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

AAS/led

1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone: (202) 887-5555
Facsimile: (202) 296-1682
Date: December 17, 1998

09/034561



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INITIALS _____

CONTENTS

Date received
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Date received
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Date Mailed

1. Application 17 papers.2. 1st Re: Fee Dec 6-5-983. Extension of Time 11-30-984. Fee, Dec & Surcharge 11-30-985. Petition Rule 6.47 11-30-986. IDS 4-20-99-18² 7. Re: (3 mths) 1-20-008. IDS 4-3-009. Amtdt 4-3-00-12² 10. 1st Fee Due 4-12-0011. 1st Fee Due 9-15-0012. Change of Address 10-17-0013. Fee Paid 10-17-001/29 14. Final Rejection (3 nos) 1/30/0115. Amtdt BWE 2-20-0116. Interview Summary 03-06-013/1 17. Ex. Amtdt C 3/12/0118. Power To Inspect 5/22/01

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FIG 1

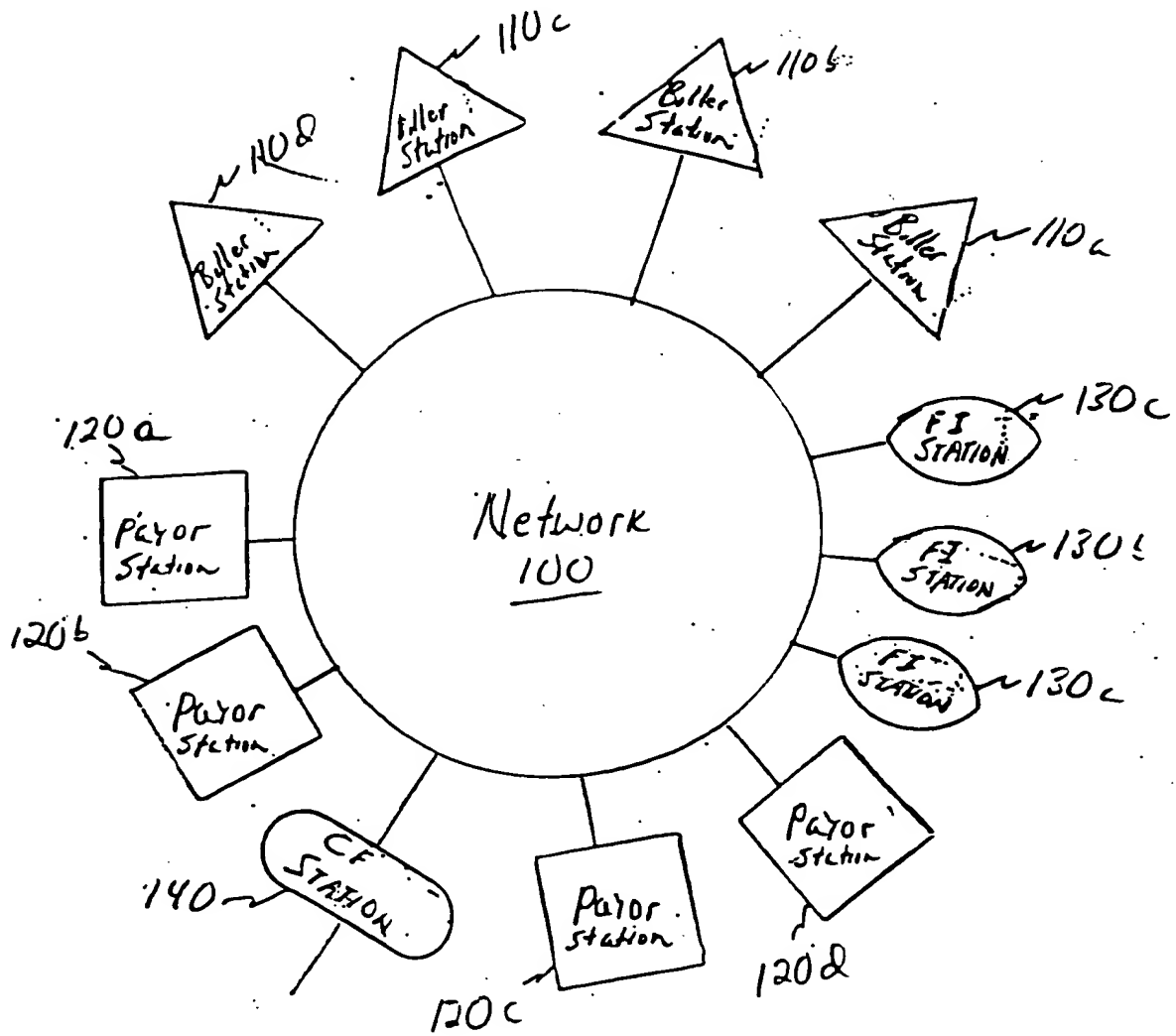
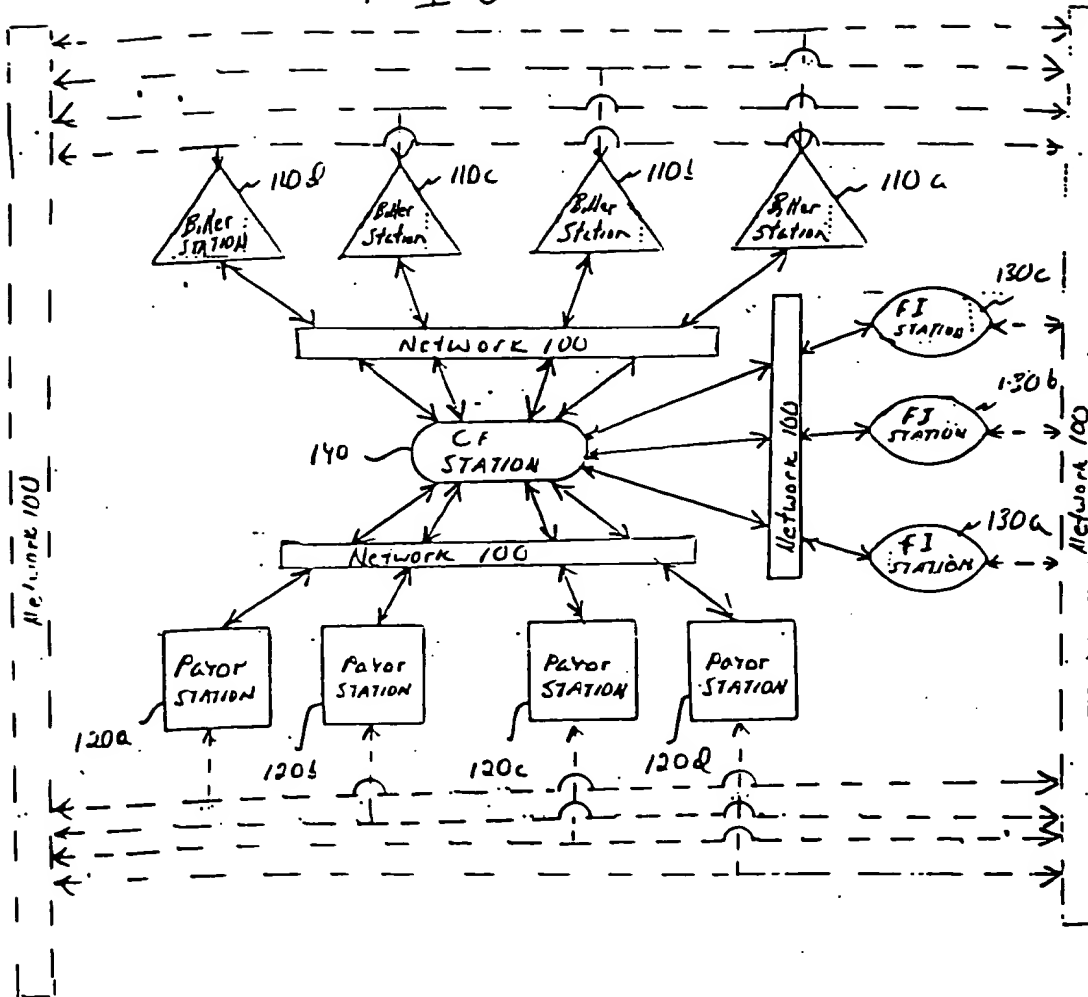


FIG 2



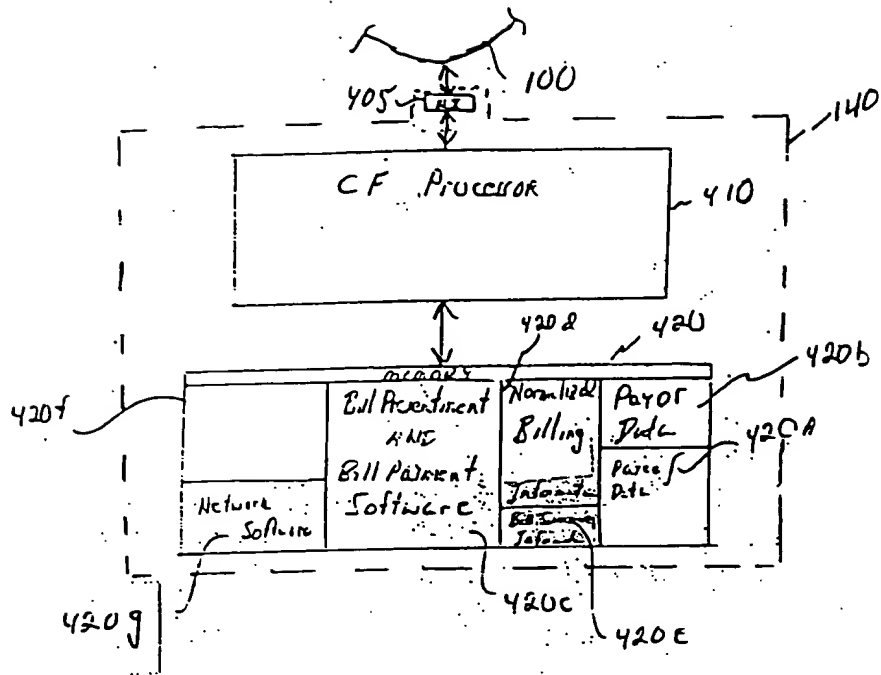


FIG 2A

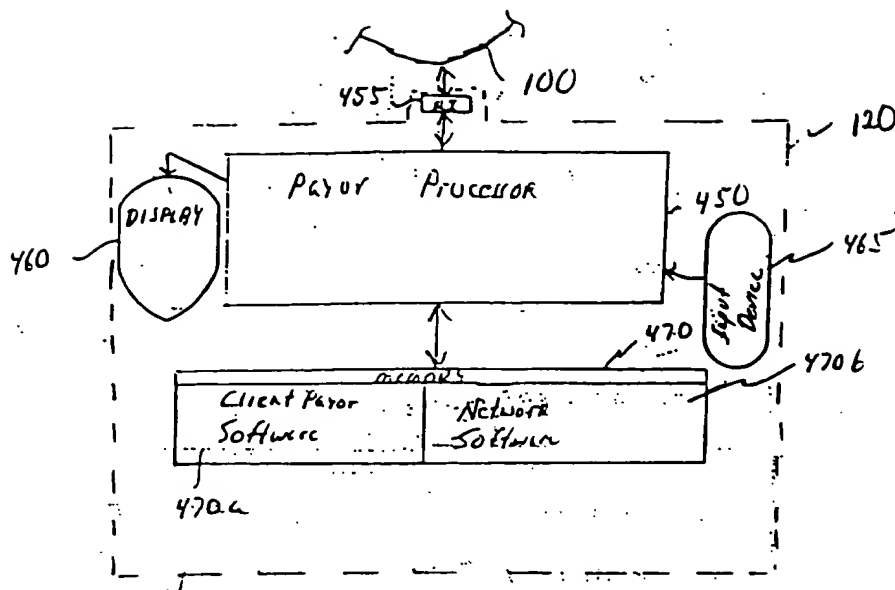


FIG 2B

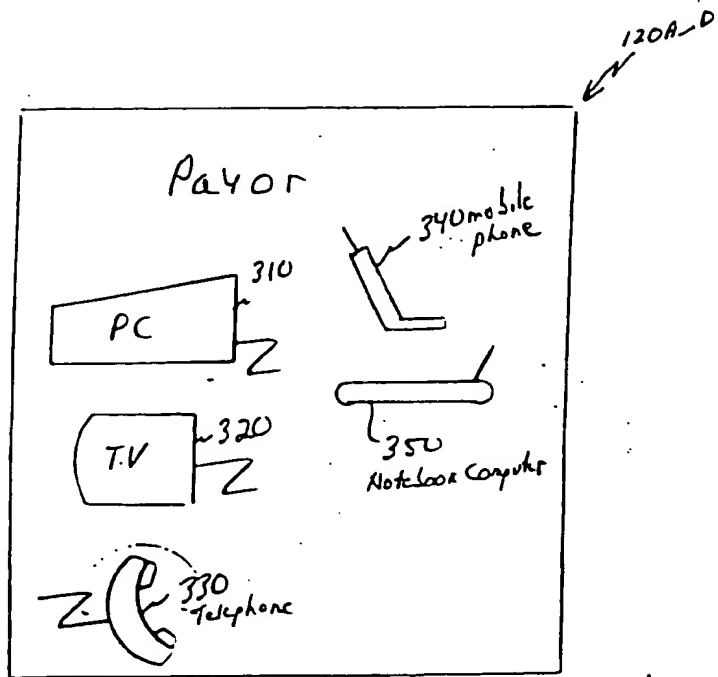
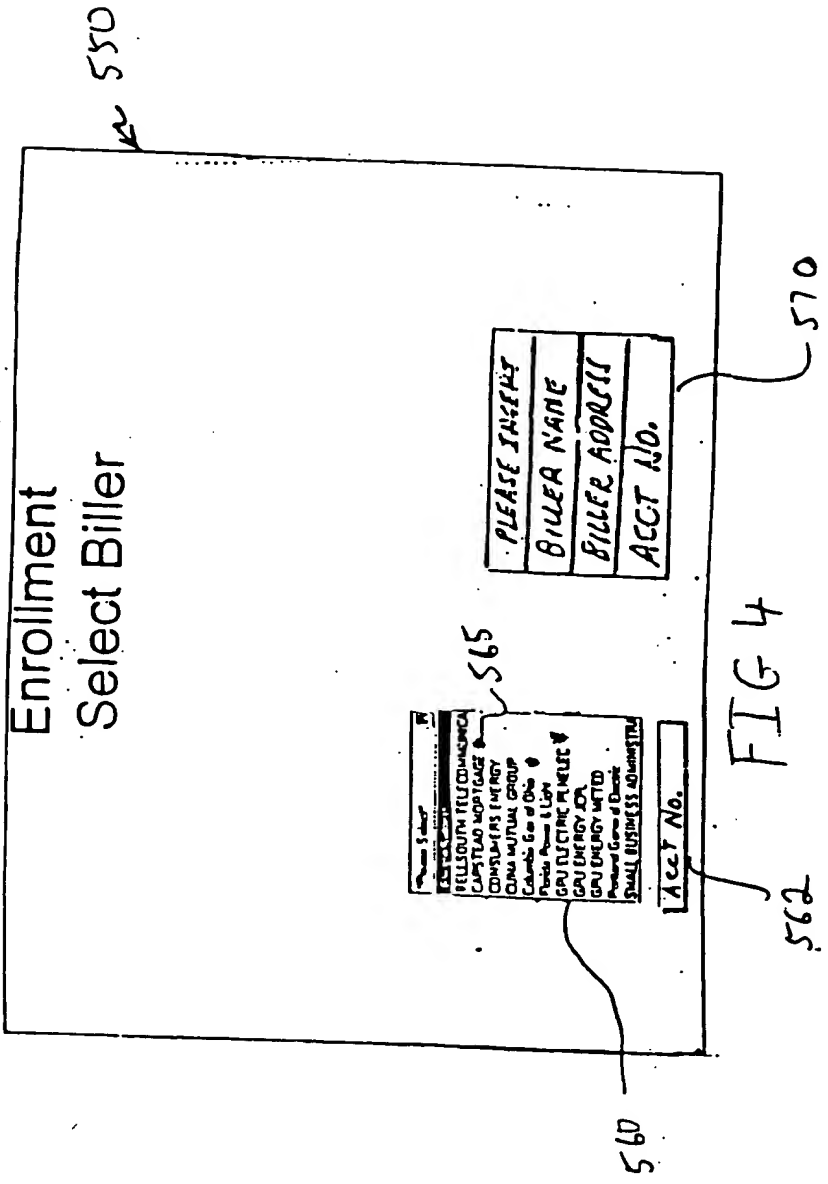


FIG 3



Enrollment Personal Information

500

510

First Name MI Last Name

Social Security or Member's Machine Name

Screen Address

520

City

State

Zip

530

Home Phone

Work Phone

540

FIG 5

585

Enrollment Banking and Login Info

610

620

630

660

Routing & Transit Number

Account Number

Bank Account

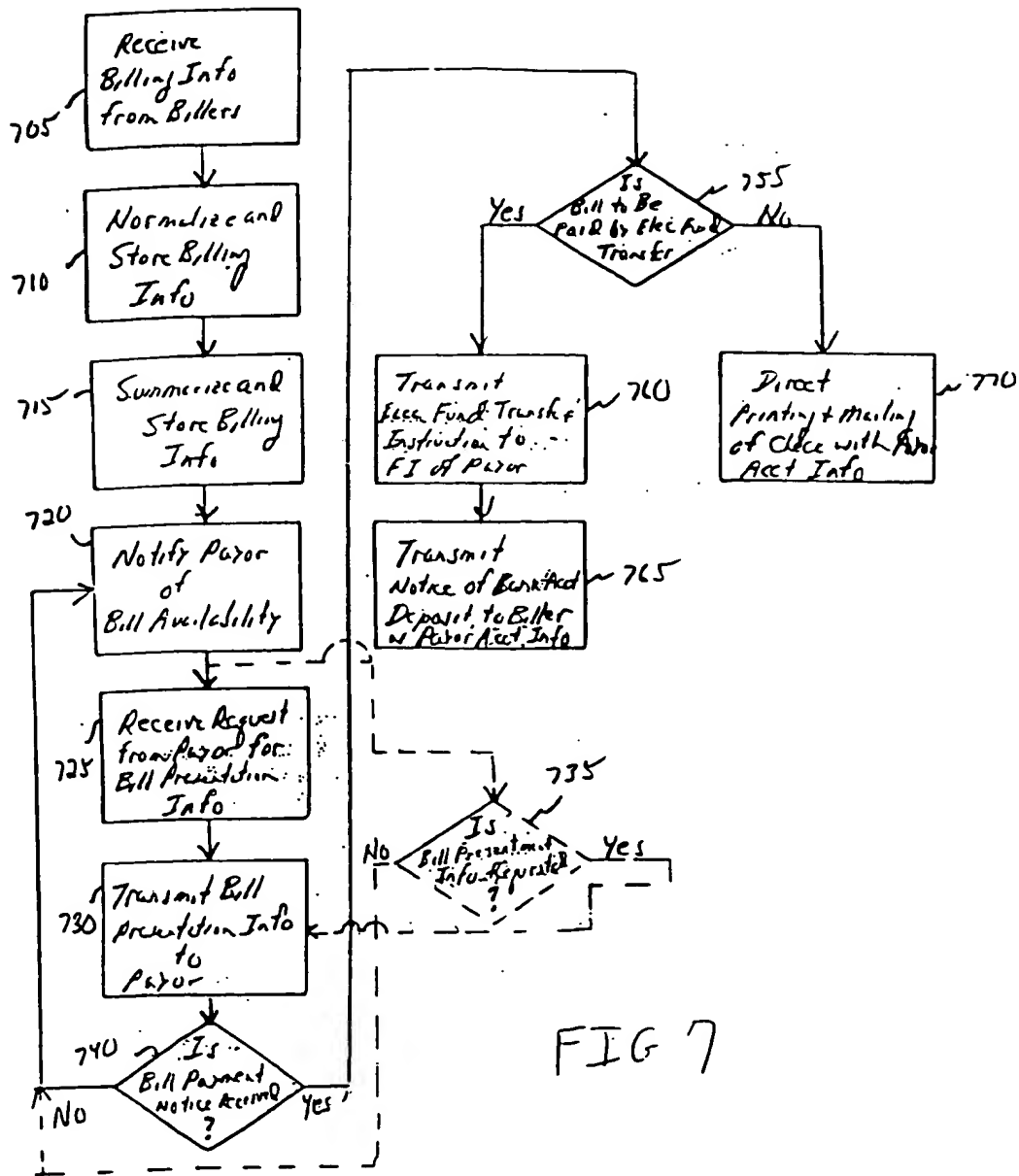
Routing Transit

Bank Account

User Name (see screen)

Password (confirm)

FIG 6



[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

Hand-drawn diagram of a 'Welcome Screen' showing a flow of information. At the top is a box labeled 'Welcome Screen'. Below it, a box says 'Hello Customer Care'. To the left, a box says 'Select City and State'. In the center, a box says 'You have 0 new Bills and 0 new messages.' Below this is a table with three rows: 'UNPAID BILLS', 'PAID BILLS', and 'OVERDUE'. To the right of the table is a box labeled 'CUSTOMER SERVICE'. Arrows and handwritten numbers (810, 820, 830, 840, 850, 860, 870, 880) indicate the flow of data or user actions between these elements.

Hand-drawn diagram of a 'Welcome Screen' showing a flow of information. At the top is a box labeled 'Welcome Screen'. Below it, a box says 'Hello Customer Care'. To the left, a box says 'Select City and State'. In the center, a box says 'You have 0 new Bills and 0 new messages.' Below this is a table with three rows: 'UNPAID BILLS', 'PAID BILLS', and 'OVERDUE'. To the right of the table is a box labeled 'CUSTOMER SERVICE'. Arrows and handwritten numbers (810, 820, 830, 840, 850, 860, 870, 880) indicate the flow of data or user actions between these elements.

Hand-drawn diagram of a 'Welcome Screen' showing a flow of information. At the top is a box labeled 'Welcome Screen'. Below it, a box says 'Hello Customer Care'. To the left, a box says 'Select City and State'. In the center, a box says 'You have 0 new Bills and 0 new messages.' Below this is a table with three rows: 'UNPAID BILLS', 'PAID BILLS', and 'OVERDUE'. To the right of the table is a box labeled 'CUSTOMER SERVICE'. Arrows and handwritten numbers (810, 820, 830, 840, 850, 860, 870, 880) indicate the flow of data or user actions between these elements.

New Bills

View Bills: Unpaid Bills @

View: Unpaid Bills 15 11/01/1997

920

915

910

Amount: \$55.78 Due Date: 11/01/1997

Amount: \$100.25 Due Date: 11/02/1997

Amount: \$55.30 Due Date: 11/05/1997

Q CAPSTEAD

Q FPL

Q BELLSOUTH

910c

910b

910c

PAY MAKE DELITE

PAY MAKE DELITE

PAY MAKE DELITE

910c

910b

910c

FIG 9A

930

Quick Pay. Unpaid Bills ☒ 540
To pay multiple bills in a particular category, specify the amount

Category:

935

Pay	Payee	Amount
<input checked="" type="checkbox"/> 445	CAPSTEAD MORTGAGE	365.78
<input checked="" type="checkbox"/>	FLORDIA POWER AND LIGHT	100.25
<input checked="" type="checkbox"/>	BELLSOUTH TELECOMMUNICATIONS	65.30

50

955

FIG 9B

[illegible]

✓ 1000

Biller NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00	MONTHLY
	MINIMUM DUE	ONCE
	\$ 27.35	WEEKLY
	TOTAL DUE	YEARLY

1005
 PAY TOTAL ALL BILLS TO XX/YY/ZZ

1010
 PAY MINIMUM ALL BILLS TO XX/YY/ZZ

1020
 DO NOT SEND BILL

1015
 SEND BILL

1020
1025
1030
1030a
1035c

1035a
1035

FIG 10A

Setting up a Prebill Payment authorization

1055 View Billers

1065 Account # []

1060 [BELLSOUTH TELECOMMUNICATIONS]

1070 Do not receive E-Bill

1075 Receive E-Bill

1080 Auto-Pay E-Bill

Max amount []

1085

1050

FIG 10B

1120 1125

PAY DEDUCT

BELLSOUTH

ELECTRONIC BILLING NOTICE

DUE DATE
September 10, 1998

TOTAL PAYMENT
\$228.40

John Riley
1234 Main Street
Anytown, USA 65434

Account Number: 770 555-1247 240 1886
Bill Period Date: September 1, 1998

Summary of Charges

Current Charges	
BellSouth	
Monthly Service Charges	219.96
Other Charges and Credits	1.20
Itemized Calls	2.61
Taxes	4.63
Total Current Charges for BellSouth Companies	228.40
Total Current Charges Due Before Tax 4	228.40
Total Current Charges include the following amounts:	
Regulated Charges	65.74
Unregulated Charges	162.66
Total Amount Due	228.40

FIG 11

1140

1110

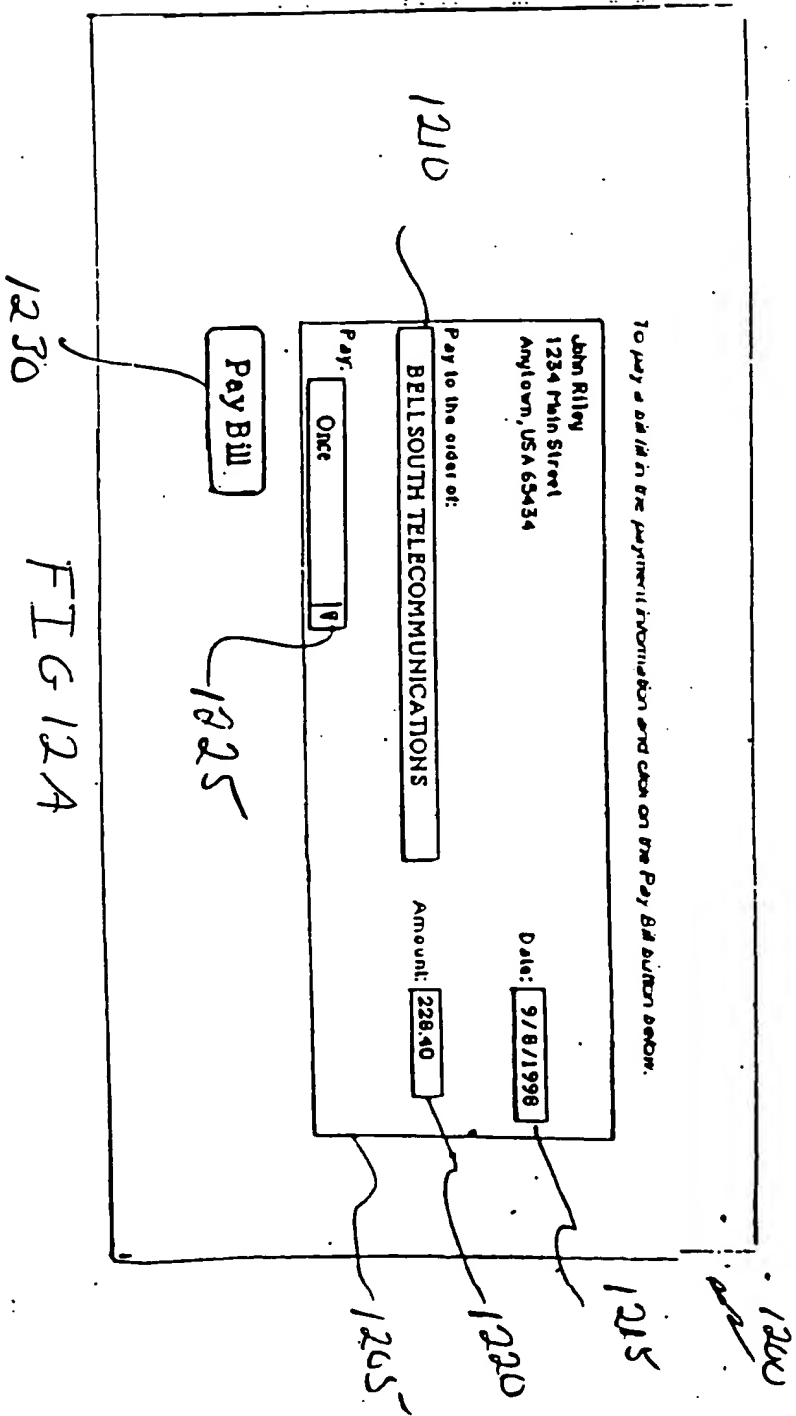


FIG 12B

Pay Bills

Pay Bills

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL
46704 Tremont Terrace
NORCROSS, GA 30070

Date:

Pay to the order of:

Phone Number

Amount:

Pay: []

[]

[]

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[]

[]

[]

1260

1215

1280

1285

1275

1265

1255

1250

Pay Bills

Pay Bills ①

To pay a bill fill in the payment information and click on the Pay Bill button below

BRENDA K CONLEY
51 GRAND BLVD
SHELBY, OH 448750000

Date:

Pay to the order of:

Please Select

Pay:

Amount:

Once

Weekly

Biweekly

Monthly

Quarterly

Triannual

Semiannual

Yearly

FIG 12C

FIG 13

Payment List

Payment List 3

Bank	Date	Amount	Recurrence	Confirm #	Status	Action
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBI-3M65-210J	Pending	Stop/Edd
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBI-3M65-210J	Processed: 09/22/1997 Check # E-Pay	Invoice
Kim Heyde	09/10/1997	1.00	-	WPBI-4010-36EC	Processed: 09/05/1997 Check # E-Pay	Invoice

1310 1315 1320 1325 1330 1335 1340

1300

1305

Categories

1405

Payee Categories

Categories	
Utilities	1000
Credit card	School
Category 5	Category 6
Category 7	Category 8
Category 9	Category 10

1405

1415

1410

FIG 14

1415

1410

1530

1535

1532

1535

1540

1545

1552

1555

1560

1570

1550

1565

1575

1580

1510

1515

1520

1525

1530

1535

1540

1545

1550

1555

1560

1565

FIG 15